



**Pinellas County Building Official
Building & Development Review Services**

Notice of Storm Damage Permit Requirement – Action Needed

<<DATE>>

<<MailingAddressBlock>>

Dear Property Owner,

We hope you and your loved ones are safe and well following last year's hurricanes.

You are receiving this letter because **we currently do not have a permit on record for repairs** of the structure at <<AddressBlock>> and your property is in a floodplain area that sustained damage during Hurricanes Debby, Helene, or Milton. We understand how challenging recovery can be, and we want to make the process as smooth as possible for you.

All buildings, including manufactured homes, in floodplains impacted by hurricanes are required to have permits for all repairs. This ensures your building is safe, compliant with the National Flood Insurance Program (NFIP), Florida Building Codes and/or County Codes, and remains eligible for flood insurance. Pinellas County participates in FEMA's Community Rating System (CRS), **which provides residents with a 40% discount** on NFIP flood insurance premiums. Failure to obtain proper permits could jeopardize this discount, the availability of NFIP coverage, and result in future penalties for homeowners and the County.

We know many homeowners have started or completed repairs without permits to restore their homes or businesses quickly. To help you get back on track, **we are waiving the penalty fees for unpermitted work through December 31, 2025.** Normally, after-the-fact permits cost double, but this is a one-time opportunity to comply without penalty. You will be helping the County remain compliant, so flood insurance remains available, too.

Here's what you need to do: Apply for permits for any storm-damage repairs completed or in progress, including drywall, flooring, doors, cabinetry, finishes, and utility equipment or fixtures.

Why it matters:

1. Permits are required to qualify for the Pinellas Recovers grant program (<http://recover.pinellas.gov>).
2. FEMA will audit the County, and properties not in compliance with NFIP will need to obtain permits and pay any associated fines, typically double the normal permit fee.
3. Completing permits now also protects you from future enforcement and makes your home more marketable, since proper documentation will be in place for any future sale.

We encourage you to start the permitting process as soon as possible to take advantage of this opportunity and avoid enforcement later. Our staff is ready to guide you through the steps, answer questions, and help you gather the necessary information.

Visit us at 440 Court Street, Clearwater, Florida 33756, or find resources and the floodplain permit application online at *Pinellas.gov/stormpermits*.

We look forward to working with you to ensure your property is safe, compliant, and fully restored.

Sincerely,

Lisa Foster
Floodplain Administrator

James McKillen, CBO
Building Official